

## REMARKS

In the Office Action mailed June 18, 2003, claims 1, 15 and 29 are rejected under 35 USC §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Claims 1-42 are also rejected under 35 USC §103(a) as being unpatentable over Moore et al. (US Patent 5,903,759, hereinafter "Moore") in view of Walker et al. (US Patent 6,119,093, hereinafter "Walker").

In response to the rejection of the claims under 35 USC §112, second paragraph, applicants have amended each of the independent claims 1, 15 and 29 to eliminate the antecedent basis. In particular, each claim has been amended to indicate that "a client" has an item tree of line item data based on "a line level."

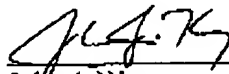
In response the rejection of the claims under 35 USC §103(a), Applicants respectfully submit that the claims clearly distinguish over. Moore is cited for disclosing claim identification information and storing line item data in an insurance host server. Moore is directed to a system for assembling, filing and processing health care data transactions and insurance claims made by patients based on health care policies issued to the patients by insurance companies. However, as indicated by the Examiner, Moore fails to disclose or suggest providing a client with an item tree of line item level data based on a line item level and aggregating line item level data as claimed by Applicants.

Walker is cited for suggesting an item tree of line item level data. However, Walker relates to the syndicated sale of an insurance policy. A processor receives policy information relating to the insurance policy, and transmits the policy information for viewing by potential investors. The processor extends invitations to make offers to purchase shares of the policy in syndication, thereby forming an ad hoc syndicate for that policy. Each share has an associated risk cost, which may be defined as the maximum exposure for the buyer of the share. The risk cost is thus the amount assessable to the buyer if the insurance policy is paid out. The processor also receives the offers to purchase shares of the insurance policy, where each offer includes information identifying a collateral security against which the risk cost may be charged in the event of a payout of the insurance policy. In particular, the collateral security may be a line of

credit associated with a credit card account. The processor may communicate with the credit card issuer to determine the available amount of unused credit line, and electronically initiate a credit freeze sufficient to cover the risk cost. The Examiner has cited Col. 1, lines 56-67 to Col. 2, line 37. However, Applicants note that the cited section fails to disclose or suggest any aspect of line items in an insurance claim. More importantly, Walker fails to disclose or suggest providing a client with an item tree of line item level data as claimed by Applicants. Accordingly, any combination of the references would not lead to Applicants invention as claimed.

Applicants respectfully submit that the claims as amended are allowable over the cited art, and respectfully requests reconsideration of the claims.

Respectfully submitted,



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